

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**In the matter of:**

**Mark B. Cavin**

**Enforcement Case No. 05-3925**

**Respondent**

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*Issued and entered  
on December 19, 2005  
by Linda A. Watters  
Commissioner*

**CONSENT ORDER AND STIPULATION**

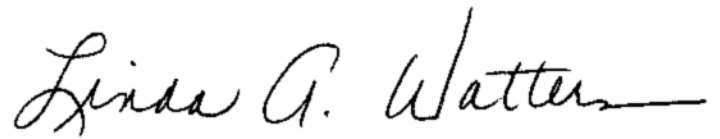
**A. Findings of fact and conclusions of law**

1. At all pertinent times, Mark B. Cavin (Respondent) was a licensed resident insurance producer and was appointed to represent John Hancock Life Insurance Company.
2. As a licensee, Respondent knew or had reason to know that Section 1239(1)(h) of the Michigan Insurance Code (Code) provides that a producer license may be revoked for using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.
3. As a producer for John Hancock Life Insurance Company, Respondent knew that John Hancock are were prohibited by company rules from being named as beneficiaries on non-family member policies.
4. On May 5, 2004, contrary to company rules, Respondent submitted a policy change request form changing the primary beneficiary of non-family member Ida May Reynolds' life insurance policy from a family member to himself.
5. By the conduct above, Respondent violated Section 1239(1)(h) of the Code.

**B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Section 1239(1)(h) of the Code.
2. Respondent's license is hereby revoked.

A handwritten signature in black ink, reading "Linda A. Watters", followed by a horizontal line.

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Linda A. Watters  
Commissioner